Case 15-28073 Doc 1 Filed 08/17/15 Entered 08/17/15 15:23:18 Desc Main Page 1 of 37 Document

B1 (Official Form 1) (12/11) UNITED STATES BANKRUPTCY COURT VOLUNTARY PETITION Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Stephens, Darrin, D All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): 7488 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 12600 s. Alpine Dr. Alsip, IL ZIP CODE ZIP CODE 60803 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Chapter of Bankruptcy Code Under Which Type of Debtor Nature of Business the Petition is Filed (Check one box.) (Check one box.) (Form of Organization) (Check one box.) Chapter 15 Petition for Health Care Business Chapter 7 Individual (includes Joint Debtors) Chapter 9 Recognition of a Foreign Ø Single Asset Real Estate as defined in Chapter 11 Main Proceeding 11 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 15 Petition for Chapter 12 Corporation (includes LLC and LLP) Railroad Stockbroker Chapter 13 Recognition of a Foreign Partnership Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank Nature of Debts Chapter 15 Debtors Tax-Exempt Entity (Check one box.) (Check box, if applicable.) Country of debtor's center of main interests: Debts are primarily consumer Debts are debts, defined in 11 U.S.C. primarily Debtor is a tax-exempt organization § 101(8) as "incurred by an business debts. Each country in which a foreign proceeding by, regarding, or under title 26 of the United States against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose." Chapter 11 Debtors Filing Fee (Check one box.) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/13 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Z Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors П **V** П 1 | 1,000-5,001-Over 77 100,000 UNITED STA 10.001-25.001-50,001-200-999 100-199 1-49 50-99 5,000 10,000 25,000 50,000 100,000 ES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINDIS Estimated Assets \Box \square П More than AUG 17 2015 \$100,001 to \$100,000,001 \$50,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 \$0 to \$500,001 to \$1 billion \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 million million million million million Estimated Liabilities ALLSTEADT, CLERK JE<u>F</u>FREY P More tRas REP. - NB \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$0 to \$50,001 to to \$500 \$500,000 to \$10 to \$50 to \$100 to \$1 billion \$1 billion \$50,000 \$100,000 to \$1 million million million million

million

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B1 (Official Form 1) (12/11) Page 2 Name of Debtor(s): Darrin Stephens Voluntary Petition (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Date Filed: 09/14/2012 Case Number: 12B 36472 Location Northern District of Illinois Where Filed: Case Number: 13-25603 Date Filed: 06/21/2013 Location Northern District of Illinois Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) 7 Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Page 3 B1 (Official Form 1) (12/11) Name of Debtor(s): Darrin Stephens Voluntary Petition (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and correct and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. specified in this petition. X (Signature of Foreign Representative) Signature of Debtor X Signature of Joint Debtor 7084662550 (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) 08/16/2015 Date Date Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney* I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Χ Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or Printed Name of Attorney for Debtor(s) guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor Firm Name notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Address Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number Date Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the information partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Address and correct, and that I have been authorized to file this petition on behalf of the The debtor requests the relief in accordance with the chapter of title 11, United States Signature Code, specified in this petition. Date Signature of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or Printed Name of Authorized Individual partner whose Social-Security number is provided above. Title of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Date individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Stephens, Darrin, D	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Pag B 1D (Official Form 1, Exh. D) (12/09) – Cont.	e.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	he
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	0
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.	al
☐ 5. The United States trustee or bankruptcy administrator has determined that the cred counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	lit
I certify under penalty of perjury that the information provided above is true and	

Signature of Debtor: Stephen Stephen

correct.

Date: 08/16/2015

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re Stephens, Darrin D ,	Case No.
Debtor	
	Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	1	\$ 1,698.00		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 68,010.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 19,323.00	
G - Executory Contracts and Unexpired Leases	YES				
H - Codebiors	YES				
I - Current Income of Individual Debtor(s)	YES				\$ 1,630.00
J - Current Expenditures of Individual Debtors(s)	YES			·	\$ -171.00
TOTAL			\$ 1,698.00	\$ 87,333.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re Stephens, Darrin D ,	Case No.
Debtor	
	Chapter _13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 68,010.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	§ 12,453.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 80,463.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,630.00
Average Expenses (from Schedule J, Line 18)	\$ -171.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

state the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 0.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 0.00

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B6A (Official Form 6A) (12/07)

In re	Stephens, Darrin, D	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<u> </u>	To	tal➤	\$0.00	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Stephens, Darrin, D	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		50	Н	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BANK OF AMERICA 13101 s. Cicero Ave, Crestwood, IL	J	
3. Security deposits with public utilities, telephone companies, landlords, and others.	×			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc, furniture, computer, two bedroom sets, two tv sets, lamps	J	\$1,200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	×			
6. Wearing apparel.		Misc Wardrobe (Casual Clothes, Dress Clothes)	J	\$300.00
7. Furs and jewelry.		Rings	J	\$125.00
8. Firearms and sports, photographic, and other hobby equipment.	×		***************************************	
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	×			
10. Annuities. Itemize and name each issuer.	×			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Stephens, Darrin, D	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	401 k	Н	\$23.31
×			
×			
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	o N E	O N OF PROPERTY 401 k X X X X X X X X X X	N O DESCRIPTION AND LOCATION OF PROPERTY 401 k X X X X X X X X X X

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B6B (Official Form 6B) (12/07) -- Cont.

In re Stephens, Darrin, D	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFF, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	×			
23. Licenses, franchises, and other general intangibles. Give particulars.	×			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	×			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	×			
26. Boats, motors, and accessories.	×			
27. Aircraft and accessories.	×			
28. Office equipment, furnishings, and supplies.	×			
29. Machinery, fixtures, equipment, and supplies used in business.	×			
30. Inventory.	×			
31. Animals.	×			
32. Crops - growing or harvested. Give particulars.	×			
33. Farming equipment and implements.	×		The state of the s	
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	×			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (04/10)

Stephens, Darrin, D	 Case No.	
Debtor	(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2)

✓ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	Wild Card	\$50.00	\$50.00
Misc, furniture, computer, two bedroom sets, two tv sets, lamps	Wild Card	\$1,200.00	\$1,200.00
Jewerly	Wild Card	\$125.00	\$125.00
Misc Wardrobe (Casual Clothes, Dress Clothes)	735-5/12-1001(a)	\$300.00	\$300.00
401 k	11U.S.C. & 522	\$23.31	\$23.31

^{*} Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

¹ continuation sheets attached

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In re Stephens, Darrin, D	Case No.
Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Wages	735-512-803		
			TO ALL PROPERTY OF THE PROPERT

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B6D (Official Form 6D) (12/07)		
In re Stephens, Darrin, D	Case No.	
Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 \mathbf{V}

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$	-				
ACCOUNT NO.			7.12023					

			VALUE \$	<u> </u>			***	
ACCOUNT NO.	-							
			VALUE \$					
0 continuation sheets attached		J	Subtotal ► (Total of this page)		L	1	\$ 0.00	\$ 0.00
•			Total >				\$	\$
			(Use only on last page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Relate

Data.)

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B6E (Official Form 6E) (4/10) In re Stephens, Darrin, D SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in Joint, or Community." the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **✓** Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the

appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (4/10) - Cont.	
In re Stephens, Darrin, D Debtor	, Case No(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,775* per farm	ner or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,600* for deposits for the purchase that were not delivered or provided. 11 U.S.C. § 507(a)(7).	e, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Un	nits
Taxes, customs duties, and penalties owing to federal, state, and	local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depo	sitory Institution
	ne Office of Thrift Supervision, Comptroller of the Currency, or Board of r successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims for Death or Personal Injury While Debtor Was In	atoxicated
Claims for death or personal injury resulting from the operation drug, or another substance. 11 U.S.C. § 507(a)(10).	of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on 4/01/13, and every three y	years thereafter with respect to cases commenced on or after the date of adjustment
со	ntinuation sheets attached

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B6E (Official Form 6E) (4/10) – Cont.			
In re Stephens, Darrin, D	9	Case No.	
Debtor			(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 226H2006202									
L DEPT HEALTHCARE/FAMILY SERVICE Address: 509 S 6TH ST SPRINGFIELD, IL 62701	, , , , , , , , , , , , , , , , , , , ,	H	12/2007	A STATE OF THE STA		×	\$23,287.45	\$0.00	\$23,287.45
Account No. 98D363									
IL DEPT HEALTHCARE/FAMILY SERVICE Address: 509 S 6TH ST SPRINGFIELD, IL 62701		H	12/1999			×	\$41,869.15	\$0.00	\$41,869.15
Account No.									
IL DEPT HEALTHCARE/FAMILY SERVICE Address: 509 S 6TH ST SPRINGFIELD, IL 62701		H	03/2008			×	\$2,854.16		\$2,854.16
Account No.									
Sheet no. 1 of 1 continuation sheets attach Creditors Holding Priority Claims	ed to So	hedule of	(7	rotals o	Subtota f this p		\$ 68,010.76	\$ 0.00	68,010.76
			(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)		\$				
			Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				\$	s	

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B6F (Official Form 6F) (12/07)

	0. 1 5 1	C N .	
n re		 Case No.	
	Debtor		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 204629							
AFNI PO BOX 3097 BLOOMINGTON, IL 61702		Н	01/2012 - SAGE TELCO, TELEPHONE SERVICE			×	\$194.00
ACCOUNT NO. 780610			1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -				
AMERICAN COLLECTIONS 919 ESTES CT SCHAUMBURG, IL 60193		Н	11/2006 - TCF NATIONAL BANK IL			×	\$194.00
ACCOUNT NO. 3665							
ASSET ACCEPTANCE PO BOX 1630 WARREN, MI 48090		Н	03/2008 - BALLY TOTAL FITNESS			×	\$388.00
ACCOUNT NO. 5720347							
CONSERVE PO BOX 7 FAIRPORT, NY 14450		Н	07/2012 - CAPELLA UNIV TUIT RE			×	\$1,786.00
**************************************					Sub	iotal >	\$ 2,562.00
1 continuation sheets attached (Use only on last page of the completed Schedule F. (Report also on Summary of Schedules and, if applicable, on the Statistica Summary of Certain Liabilities and Related Data.					ule F.) tistical	\$	

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Official Form 6F (12/07) - Cont.

In re Stephens Darrin	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 39962870							
CREDIT MANAGEMENT 4200 INTERNATIONAL PKWY CARROLLTON, TX 75007		Н	05/2009 - COMCAST CABLE			×	\$445.00
ACCOUNT NO. 165030							
CREDIT PROTECTION ASSOC 3355 NOEL RD STE 2100 DALLAS, TX 75240		Н	08/29/2011 - COMCAST CABLE			×	\$163.00
ACCOUNT NO. 0018192359							
CITY OF CHICAGO DEPARTMENT OF REVENUE P.O. BOX 88292 CHICAGO, IL 60680-12		н	Parking Ticket			×	\$2,000.00
ACCOUNT NO. 9036066888							
University of Phoenix PO Box 29887 Phoenix, Az 85038 - 9887		H	Tution		***************************************	×	\$800.00
ACCOUNT NO. 1018364069							
ComEd PO Box 6111 Carol Stream, IL 60197 - 6111		н	Light bill		***************************************	×	\$900.00
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						total≯	\$ 4,308.00
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						lule F.) tistical	\$ 6,870.00

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Official Form 6F (12/07) - Cont.

In re Stephens, Darrin		,	Case No.	
	Debtor			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. FedLoan Servicing P.O. Box 69184 Harrisburg, PA 17106-9184				TO THE TOTAL PROPERTY OF THE TOTAL PROPERTY	***************************************		\$12,453.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 3 continuation sheets atta to Schedule of Creditors Holding Unsecur Nonpriority Claims	ched ed				Sub	ototal >	\$ 12,453.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$ 19,323.00	

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B6G (Official Form 6G) (12/07)	
In re Stephens, Darrin, D ,	Case No
Debtor	(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Stephens, Darrin, D	Case No.
Debtor	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

							codebtors
Ш	Check	this	box	if debtor	has	no	codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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DAT.	(Officia	Form	61)	(12/07)
BOL	COMICIA	rorm	01)	{

In re	Stephens, Darrin, D		Case No.	
	Debtor	-	(if	f known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: Married	RELATIONSHIP(S): Step Child	AGE(S): 12					
Employment:	DEBTOR		SPOUSE				
Occupation Forklift		unemployed					
Name of Employer	Pactive						
How long employed	d one year						
	er 870 TAYLOR RD, ROMEOVILLE, IL, 60446						
	- 870 TATLOR RD, ROMEOVILLE, IL, 00440						
ICOME: (Estimate	of average or projected monthly income at time	DEBTOR	SPOUSE				
case f							
		\$ 2,249.00	\$				
Monthly gross was	ges, salary, and commissions	\$ 960.00	\$				
(Prorate if not pa	overtime	⊕ <u>900.00</u>					
SUBTOTAL		\$ 3,209.00	\$ 0.00				
LESS PAYROLL	DEDICTIONS						
a. Payroll taxes at		\$ 268.00	\$				
b. Insurance	d social security	\$ 259.00	\$				
c. Union dues		\$	\$				
d. Other (Specify)	: Child Support, 401K	\$ <u>1,052.00</u>	\$				
SUBTOTAL OF I	PAYROLL DEDUCTIONS	\$ <u>1,579.00</u>	<u>\$ 0.00</u>				
TOTAL NET MO	NTHLY TAKE HOME PAY	\$ <u>1,630.00</u>	\$ <u>0.00</u>				
	om operation of business or profession or farm	\$ <u>0.00</u>	\$ 0.00				
(Attach detailed		\$ 0.00	\$ <u>0.00</u>				
Income from real		\$ 0.00	S 0.00				
	nance or support payments payable to the debtor for	\$ 0.00	\$ 0.00				
the debtor's us	e or that of dependents listed above	\$ 0.00	3				
L. Social security of	r government assistance						
(Specify):		\$_0.00	\$_0.00				
Pension or retire		\$_0.00	\$ <u>0.00</u>				
 Other monthly in (Specify): 	come	\$ 0.00	\$_0.00				
	LINES 7 THROUGH 13	\$_0.00	\$ <u>0.00</u>				
5. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	\$ 1,630.00	\$ 0.00				
		\$ 1.6	630.00				
tals from line 15)	'ERAGE MONTHLY INCOME: (Combine column	(Report also on Sun	nmary of Schedules and, if applicable, eary of Certain Liabilities and Related Data				
7. Describe any inc None Anticipated	rease or decrease in income reasonably anticipated to		•				

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B6J (Official Form 6J) (12/07)

In re Stephens, Darrin, D ,	Case No.
Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditu	res labeled "Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>223.00</u>
a Are real estate tayes included? Yes No	
b. Is property insurance included? Yes No V	
2. Utilities: a. Electricity and heating fuel	\$ <u>90.00</u>
b. Water and sewer	\$
c. Telephone	\$
d. Other Cell Phone	§ 110.00
3. Home maintenance (repairs and upkeep)	\$
4. Food	§ <u>175.00</u>
5. Clothing	\$ 50.00
6. Laundry and dry cleaning	§ 65.00
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	§ <u>120.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10.Charitable contributions	\$
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$ 38.00
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other	\$
c. Other	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$ 930.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$_1,801.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
None anticipated	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 1,630.00
b. Average monthly expenses from Line 18 above	\$ 1,801.00
c. Monthly net income (a. minus b.)	\$ <u>-171.00</u>

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Stephens, Darrin D ,	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

ny knowledge, information, and belief.	pregoing summary and schedules, consisting of 3 sheets, and that they are true and correct to the best
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Date 08-17-2015	Signature: With Alegs
	Debtor 2
ate	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
e debtor with a copy of this document and the notices and infor	petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide rmation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum accepting any fee from the debtor, as required by that section.
inted or Typed Name and Title, if any, Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
the bankruptcy petition preparer is not an individual, state the ho signs this document.	name, title (if any), address, and social security number of the officer, principal, responsible person, or partnet
ddress	
ignature of Bankruptcy Petition Preparer	Date
ames and Social Security numbers of all other individuals who	prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
more than one person prepared this document, attach addition	aal signed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provisions $U.S.C. \ \S \ 156.$	of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY	Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
rtnership] of the	esident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have _ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
ate	Signature:
	- 5

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (4/10)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re: Stephens, Darrin, D Debtor	_	Case No.	(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

the debtor's business, including part-time activities either as an employee or in independent trade or business, from beginning of this calendar year to the date this case was commenced. State also the gross amounts received during two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending da of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors fili	
under chapter 12 of chapter 13 must state income of both spouses whether or not a joint perition is fried, unless the	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the

AMOUNT SOURCE

Wages

17691.07

2.	Income of	other	than	from	employment	or c	operation	of business
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1	
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State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

2

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Sprint	DATES OF PAYMENTS 06/2015 07/2015	AMOUNT PAID 206	AMOUNT STILL OWING 900
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None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS/	PAID OR	STILL
	TRANSFERS	VALUE OF	OWING
		TRANSFERS	

X

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT 4



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED

AND VALUE RECEIVED



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

6

OTHER DEPOSITORY TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF

OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

12747 s. Lacrosse Alsip, IL 60803

Darrin Stephens

08/2007-06/2009

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

7

NOTICE LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL

OR OTHER INDIVIDUAL ADDRESS

NATURE OF BUSINESS BEGINNING AND ENDING DATES

8

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

9

20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

10

22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * *

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	I declare under penalty of periory that	I have read the answers contained in the foresting statement and			
	affairs and any attachments thereto an	elare under penalty of perjury that I have read the answers contained in the foregoing statement of financial rs and any attachments thereto and that they are true and correct.			
	Date08/16/2015	Signature Diskn Stoplen of Debtor			
	Date	Signature of Joint Debtor (if any)			
	[If completed on behalf of a partnership or cor	poration] and the answers contained in the foregoing statement of financial affairs and any attachments			
	thereto and that they are true and correct to the	best of my knowledge, information and belief.			
	Date	Signature			
		Print Name and Title			
	[An individual signing on behalf of a partnershi	p or corporation must indicate position or relationship to debtor.]			
		O continuation sheets attached			
	Penalty for making a false statement: Fine of	up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571			
	DECLARATION AND SIGNATURE OF NO	ON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)			
l 342(b kruptç	re under penalty of perjury that: (1) I am a bankruj tion and have provided the debtor with a copy of	ON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) of the preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), 120(b) gated pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services chargeable by the of the maximum amount before preparing any document for filing for a debtor or accepting			
342(b kruptc fee fro	re under penalty of perjury that: (1) I am a bankrup tion and have provided the debtor with a copy of a); and, (3) if rules or guidelines have been promulty by petition preparers. I have given the debtor notice	otey petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), leated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by of the maximum amount before preparing any document for filing for a debtor or accepting			
342(b kruptc fee fro	re under penalty of perjury that: (1) I am a bankruption and have provided the debtor with a copy of b); and, (3) if rules or guidelines have been promutely petition preparers. I have given the debtor notice on the debtor, as required by that section. Typed Name and Title, if any, of Bankruptcy Petition and the debtor and Title, if any, of Bankruptcy Petition and	otey petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), leated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by of the maximum amount before preparing any document for filing for a debtor or accepting			
1 342(b) kruptc fee fro	re under penalty of perjury that: (1) I am a bankruption and have provided the debtor with a copy of b); and, (3) if rules or guidelines have been promutely petition preparers. I have given the debtor notice on the debtor, as required by that section. Typed Name and Title, if any, of Bankruptcy Petition preparer is not an individual, state	potcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), gated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by of the maximum amount before preparing any document for filing for a debtor or accepting Tion Preparer Social-Security No. (Required by 11 U.S.C. § 110.)			
1 342(b akrupto r fee fronted or the bank ponsibi	re under penalty of perjury that: (1) I am a bankruption and have provided the debtor with a copy of ob; and, (3) if rules or guidelines have been promutely petition preparers. I have given the debtor notice on the debtor, as required by that section. Typed Name and Title, if any, of Bankruptcy Petitoruptcy petition preparer is not an individual, state le person, or partner who signs this document.	policy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), 120(h), 120			

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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PO BOX 3097

BLOOMINGTON, IL 61702

AMERICAN COLLECTIONS

919 ESTES CT

SCHAUMBURG, IL 60193

ASSET ACCEPTANCE

PO BOX 1630

WARREN, MI 48090

CONSERVE

PO BOX 7

FAIRPORT, NY 14450

CITY OF CHICAGO

DEPARTMENT OF REVENUE

P.O. BOX 88292

CHICAGO, IL 60680-12

ComEd

PO Box 6111

Carol Stream, IL 60197 - 6111